

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Cheryl Phillips, et al.)	Customer No.: 29052
)	
Serial No.: 10/695,637)	Confirmation No.: 5379
)	
Filing Date: October 27, 2003)	Art Unit: 3696
)	
For: SYSTEMS AND METHODS FOR PROCESSING)	Examiner: Ojo O. Oyebisi
CONVERTED CHECKS)	
)	

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated February 4, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

Conclusion begins on page 15 of this paper.